



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [MIDLAND FINANCIAL CO.](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [33,358,581](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MIDLAND FINANCIAL CO.](#)

[501 NW GRAND BLVD](#)

[OKLAHOMA CITY, OK 73118](#)

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BHC Name _____ City/State _____

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	32,763,965	31,077,319	31,344,655	25,500,435	18,929,677
Net income (\$000)	485,771	607,247	782,749	382,278	279,457
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.14	2.79	77	3.30	2.65	87	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48
+ Non-interest income	0.78	0.94	51	0.99	1.09	51	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30
- Overhead expense	1.90	2.18	32	1.69	2.21	18	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
- Provision for credit losses	-0.06	0.10	3	-0.08	-0.12	56	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11
+ Securities gains (losses)	0	0	21	0	0.01	6	0	0.01	9	0	0.02	3	0	0.01	23
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.07	1.46	90	2.68	1.76	91	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44
Net operating income	1.98	1.10	96	2.61	1.34	96	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81
Net income	1.98	1.10	96	2.61	1.34	96	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Net income (Subchapter S adjusted)	1.56	1.56	50	2.06	2.06	50	1.97	1.97	50	1.18	1.18	50	1.17	1.17	50
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.94	3.36	87	4.10	3.12	90	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82
Interest expense	0.60	0.35	84	0.58	0.26	90	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82
Net interest income (tax equivalent)	3.34	3.01	72	3.52	2.85	87	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	15	0.04	0.12	28	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8
Earnings coverage of net loan and lease losses (X)	-508.12	36.38	5	81.13	26.30	85	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.59	1.17	10	0.73	1.32	13	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38
Allowance for loan and lease losses / Total loans and leases	0.59	1.15	12	0.73	1.30	15	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.39	5	0.24	0.58	14	0.13	0.49	10	0.35	0.71	17	0.24	0.57	15
30-89 days past due loans and leases / Total loans and leases	5.57	0.33	99	2.85	0.29	98	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99
Liquidity and Funding															
Net noncore funding dependence	32.24	5.89	94	34.13	-3.31	96	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91
Net short-term noncore funding dependence	31.83	0.87	99	33.86	-9.17	99	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16
Net loans and leases / Total assets	83.64	63.09	96	81.99	58.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Capitalization															
Tier 1 leverage ratio	8.88	9.22	40	8.75	9.07	42	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20
Holding company equity capital / Total assets	10.70	9.68	66	8.68	10.79	17	8.88	10.71	22	6.83	11.16	3	7.99	12.43	5
Total equity capital (including minority interest) / Total assets	10.70	9.81	65	8.68	10.91	15	8.88	10.82	19	6.83	11.29	2	7.99	12.57	3
Common equity tier 1 capital / Total risk-weighted assets	16.98	11.79	92	17.79	12.64	93	17.67	12.42	92	15.64	12.38	85	14.57	12.17	83
Net loans and leases / Equity capital (X)	7.82	6.64	72	9.44	5.47	95	9.36	5.53	94	11.73	5.58	98	8.80	5.21	94
Cash dividends / Net income	78.54	31.93	96	18.86	27.22	33	24.10	28.27	41	21.12	42.30	21	12.08	33.12	14
Cash dividends / Net income (Subchapter S adjusted)	71.62	71.62	50	-3.51	-3.51	50	3.14	3.14	50	-0.65	-0.65	50	-12.02	-12.02	50
Growth Rates															
Assets	6.54	6.04	62	11.09	9.51	60	8.54	10.50	49	28.84	16.68	82	33.34	9.26	91
Equity capital	31.28	-3.83	92	50.79	7.52	95	41.24	7.46	92	10.05	6.99	71	8.43	10.49	56
Net loans and leases	8.69	14.48	39	14.06	-0.66	89	12.76	3.36	81	46.69	9.07	94	29.64	9.10	89
Noncore funding	4.71	36.20	31	-10.38	-21.64	68	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.86	11.91	29	1.22	10.65	27	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29
Equity investment in subsidiaries / Equity capital	99.83	104.01	32	100.15	103.15	36	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31
Cash from ops + noncash items + op expense / Op expense + dividends	101.48	118.32	40	100.67	155.61	30	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	844,285	815,688	1,099,551	918,806	761,215	3.51	119.81
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	844,285	815,688	1,099,551	918,806	761,215	3.51	119.81
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	844,285	815,688	1,099,551	918,806	761,215	3.51	119.81
Investment interest income (tax equivalent).....	37,164	67,864	83,942	99,000	66,071	-45.24	31.31
Interest on balances due from depository institutions.....	7,716	87	229	495	2,763	8768.97	-50.35
Interest income on other earning assets.....	21,193	13,437	20,310	18,033	22,796	57.72	59.00
Total interest income (tax equivalent).....	910,358	897,076	1,204,032	1,036,334	852,845	1.48	106.30
Interest on time deposits of \$250K or more.....	1,413	1,455	1,822	7,424	9,748	-2.89	-57.39
Interest on time deposits < \$250K.....	5,290	6,649	8,046	30,773	42,987	-20.44	-70.29
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	40,528	29,041	37,947	63,955	55,003	39.55	468.34
Interest on other borrowings and trading liabilities.....	92,250	90,651	120,733	122,654	158,816	1.76	46.54
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	139,481	127,796	168,548	224,806	266,554	9.14	52.93
Net interest income (tax equivalent).....	770,877	769,280	1,035,484	811,528	586,291	0.21	120.21
Non-interest income.....	190,576	231,721	285,984	200,690	146,335	-17.76	47.32
Adjusted operating income (tax equivalent).....	961,453	1,001,001	1,321,468	1,012,218	732,626	-3.95	100.54
Overhead expense.....	467,043	394,152	544,229	504,312	444,821	18.49	58.49
Provision for credit losses.....	-15,000	-18,709	-28,709	115,371	1,538		
Securities gains (losses).....	-188	-104	-109	-195	-148		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	507,942	625,582	805,755	393,778	287,130	-18.80	179.52
Applicable income taxes.....	22,109	18,242	22,891	11,334	7,507	21.20	
Tax equivalent adjustments.....	62	93	115	166	166	-33.33	-71.56
Applicable income taxes (tax equivalent).....	22,171	18,335	23,006	11,500	7,673	20.92	10070.18
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	485,771	607,247	782,749	382,278	279,457	-20.00	167.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	485,771	607,247	782,749	382,278	279,457	-20.00	167.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	485,771	607,247	782,749	382,278	279,457	-20.00	167.64
Investment securities income (tax equivalent).....	37,164	67,864	83,942	99,000	66,071	-45.24	31.31
US Treasury and agency securities (excluding mortgage-backed securities).....	325	0	12	0	0		
Mortgage-backed securities.....	31,339	62,833	77,886	92,127	53,228	-50.12	44.99
All other securities.....	5,500	5,031	6,044	6,873	12,843	9.32	-17.78
Cash dividends declared.....	381,516	114,509	188,628	80,729	33,758	233.18	239.95
Common.....	381,516	114,509	188,628	80,729	33,758	233.18	239.95
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.70	3.12	88	3.85	2.90	90	3.84	2.85	91	4.06	3.27	90	4.51	4	84
Less: Interest expense	0.57	0.33	84	0.55	0.24	90	0.54	0.23	90	0.88	0.48	89	1.41	0.98	80
Equals: Net interest income (tax equivalent)	3.14	2.79	77	3.30	2.65	87	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48
Plus: Non-interest income	0.78	0.94	51	0.99	1.09	51	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30
Equals: adjusted operating income (tax equivalent)	3.91	3.77	69	4.29	3.80	79	4.22	3.70	80	3.97	4.04	52	3.87	4.41	25
Less: Overhead expense	1.90	2.18	32	1.69	2.21	18	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
Less: Provision for credit losses	-0.06	0.10	3	-0.08	-0.12	56	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	19	0	0.01	6	0	0.01	9	0	0.02	3	0	0.01	23
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.07	1.46	90	2.68	1.76	91	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44
Less: Applicable income taxes (tax equivalent)	0.09	0.34	2	0.08	0.41	3	0.07	0.38	3	0.05	0.23	8	0.04	0.36	0
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.98	1.10	96	2.61	1.34	96	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.98	1.10	96	2.61	1.34	96	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Memo: Net income (last four quarters)	2.03	1.10	96	2.37	1.30	93	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Net income—BHC and noncontrolling (minority) interest	1.98	1.11	96	2.61	1.35	96	2.50	1.27	96	1.50	0.83	91	1.48	1.20	80
Margin Analysis															
Average earning assets / Average assets	93.92	92.93	63	93.76	93.09	57	93.72	93.08	57	93.52	92.32	68	91.07	91.05	52
Average interest-bearing funds / Average assets	71.71	60.58	84	73.87	61.98	85	73.67	61.99	84	77.36	64.06	89	79.31	65.57	90
Interest income (tax equivalent) / Average earning assets	3.94	3.36	87	4.10	3.12	90	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82
Interest expense / Average earning assets	0.60	0.35	84	0.58	0.26	90	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82
Net interest income (tax equivalent) / Average earning assets	3.34	3.01	72	3.52	2.85	87	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47
Yield or Cost															
Total loans and leases (tax equivalent)	4.15	4.24	51	4.25	4.07	65	4.26	4.01	68	4.57	4.27	70	5.11	5.09	57
Interest-bearing bank balances	1.16	0.79	89	0.03	0.13	6	0.08	0.14	8	0.05	0.27	2	0.17	2.04	1
Federal funds sold and reverse repos		1.05		0	0.25	21	0	0.25	19	0	0.68	7		2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.94	3.33	87	4.10	3.09	90	4.10	3.04	92	4.35	3.51	90	4.95	4.36	84
Investment securities (tax equivalent)	1.73	1.96	28	2.73	1.77	93	2.60	1.77	93	2.81	2.25	86	2.99	2.76	73
US Treasury and agency securities (excluding mortgage-backed securities)	0.30	1.38	3		1.23		0.03	1.14	3		1.75			2.32	
Mortgage-backed securities	1.71	1.87	31	2.83	1.55	97	2.71	1.57	96	2.78	2.05	94	2.46	2.61	29
All other securities	2.54	2.89	38	2.27	2.85	32	2.06	2.81	29	2.27	3.24	13	4.23	4.06	73
Interest-bearing deposits	0.46	0.35	71	0.34	0.22	74	0.33	0.21	74	0.89	0.53	85	1.54	1.10	80
Time deposits of \$250K or more	0.58	0.61	50	0.76	0.70	61	0.73	0.66	61	1.73	1.42	81	2.18	1.96	65
Time deposits < \$250K	0.74	0.58	70	0.44	0.67	24	0.44	0.62	28	1.43	1.36	55	2.34	1.82	82
Other domestic deposits	0.42	0.31	72	0.32	0.16	84	0.31	0.15	84	0.73	0.36	91	1.16	0.93	74
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.05	0.88	5	0.10	0.18	47	0.09	0.17	45	0.12	0.62	7	0	1.86	2
Other borrowed funds and trading liabilities	1.30	1.55	34	1.49	1.29	60	1.45	1.27	60	1.66	1.50	60	2.44	2.38	55
All interest-bearing funds	0.79	0.54	78	0.74	0.38	88	0.73	0.37	89	1.14	0.74	83	1.78	1.49	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	190,576	231,721	285,984	200,690	146,335
Fiduciary activities income	10,492	9,500	12,931	10,125	10,544
Service charges on deposit accounts - domestic	16,563	14,492	20,029	16,683	19,929
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,974	1,463	2,072	1,526	1,831
Insurance activities revenue	18	20	26	46	12
Venture capital revenue	0	0	0	0	0
Net servicing fees	82,523	27,911	34,358	-83,501	-65,461
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	52,548	146,131	171,751	215,813	142,191
Other non-interest income	26,458	32,204	44,817	39,998	37,289
Total overhead expenses	467,043	394,152	544,229	504,312	444,821
Personnel expense	277,703	241,547	326,588	306,801	271,037
Net occupancy expense	63,396	52,183	76,309	66,526	58,703
Goodwill impairment losses	0	0	0	5,645	0
Amortization expenses and impairment loss (other intangible assets)	1,261	1,433	1,887	2,123	2,367
Other operating expenses	124,683	98,989	139,445	123,217	112,714
Fee income on mutual funds and annuities	1,968	1,455	2,062	1,523	1,831
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,908	3,015	3,101	2,862	2,691
Average personnel expense per employee	95.50	80.12	105.32	107.20	100.72
Average assets per employee	11,266.84	10,307.57	10,107.92	8,910.01	7,034.44

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.03	2.43	38	0.63	2.14	35	0.72	2.17	35	0.76	2.02	37	1.25	2.72	38
Overhead expenses / Net Interest Income + non-interest income	48.58	58.02	15	39.38	58.85	3	41.19	59.28	6	49.83	62.28	11	60.73	61.29	52
Percent of Average Assets															
Total overhead expense	1.90	2.18	32	1.69	2.21	18	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
Personnel expense	1.13	1.20	42	1.04	1.23	27	1.04	1.21	29	1.20	1.30	42	1.43	1.41	50
Net occupancy expense	0.26	0.22	68	0.22	0.24	44	0.24	0.23	56	0.26	0.26	54	0.31	0.28	63
Other operating expenses	0.51	0.73	17	0.43	0.72	7	0.45	0.72	7	0.51	0.94	12	0.61	0.97	16
Overhead less non-interest income	1.13	1.22	36	0.70	1.08	16	0.82	1.10	24	1.19	1.25	43	1.58	1.32	65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	48.58	57.55	15	39.38	58.34	3	41.18	58.83	7	49.82	61.82	13	60.72	60.64	55
Personnel expense	28.88	31.86	30	24.13	32.89	14	24.71	32.93	16	30.31	32.36	34	37	32.39	77
Net occupancy expense	6.59	5.98	60	5.21	6.26	32	5.77	6.23	43	6.57	6.58	51	8.01	6.52	76
Other operating expenses	13.10	19.14	7	10.03	18.68	2	10.70	19.18	2	12.94	22.28	5	15.71	21.20	16
Total non-interest income	19.82	24.10	44	23.15	28.20	39	21.64	27.67	37	19.83	28.83	32	19.97	29.23	32
Fiduciary activities income	1.09	2.13	44	0.95	2.27	40	0.98	2.20	43	1	2.09	41	1.44	1.97	49
Service charges on domestic deposit accounts	1.72	3.30	24	1.45	3.25	21	1.52	3.27	24	1.65	3.27	25	2.72	3.88	35
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.21	2.15	20	0.15	2.46	18	0.16	2.58	18	0.15	2.46	17	0.25	3.54	18
Insurance activities revenue	0	0.36	29	0	0.38	27	0	0.36	27	0	0.41	28	0	0.47	24
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	8.58	1.23	93	2.79	0.56	90	2.60	0.60	89	-8.25	0.01	0	-8.94	0.28	0
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	5.47	1.19	94	14.60	3.64	92	13	3.30	93	21.32	3.92	93	19.41	1.86	98
Other non-interest income	2.75	8.80	10	3.22	9.39	10	3.39	9.27	10	3.95	9.65	16	5.09	10.04	20
Overhead less non-interest income	28.76	32.79	31	16.23	29.67	15	19.54	30.52	20	30	31.93	42	40.74	31.06	79
Applicable income taxes / Pretax net operating income (tax equivalent)	4.35	21.50	0	2.92	21.49	1	2.84	21.18	1	2.88	18.63	4	2.61	20.56	1
Applicable income tax + TE / Pretax net operating income + TE	4.36	23.57	0	2.93	23.11	1	2.86	22.67	1	2.92	21.18	5	2.67	23.23	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	25,523,290	23,379,231	24,487,777	21,208,465	14,434,111	9.17	174.36
Commercial and industrial loans	2,314,381	2,260,786	2,220,580	2,518,381	1,612,483	2.37	93.39
Loans to individuals	186,527	155,102	177,557	147,778	134,718	20.26	79.07
Loans to depository institutions and acceptances of other banks	0	0	0	0	5,238		-100.00
Agricultural loans	254	209	213	165	121	21.53	198.82
Other loans and leases	43,760	65,352	56,167	73,459	104,937	-33.04	-49.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,068,212	25,860,680	26,942,294	23,948,248	16,291,608	8.54	162.39
Less: Allowance for loan and lease losses	165,770	189,024	179,800	215,212	112,500	-12.30	64.49
Net loans and leases	27,902,442	25,671,656	26,762,494	23,733,036	16,179,108	8.69	163.32
Debt securities that reprice or mature in over 1 year	2,154,275	2,852,132	2,675,926	3,328,374	2,802,167	-24.47	70.40
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	30,056,717	28,523,788	29,438,420	27,061,410	18,981,275	5.37	153.41
Interest-bearing bank balances	835,817	433,004	141,616	245,382	1,878,278	93.03	-33.42
Federal funds sold and reverse repos	0	0	0	100	0		
Debt securities that reprice or mature within 1 year	403,813	265,894	411,533	267,346	268,208	51.87	49.97
Trading assets	0	0	0	0	0		
Total earning assets	31,300,370	29,227,669	29,996,505	27,578,737	21,133,522	7.09	133.61
Non-interest-bearing cash and due from depository institutions	158,068	158,844	126,254	253,379	185,254	-0.49	36.15
Premises, fixed assets, and leases	261,442	267,627	265,552	272,807	259,154	-2.31	-2.79
Other real estate owned	7,206	12,608	12,418	12,495	18,341	-42.85	-78.54
Investment in unconsolidated subsidiaries	570	608	579	633	655	-6.25	8.16
Intangible and other assets	1,630,925	1,644,315	1,768,968	1,522,390	1,408,704	-0.81	53.15
Total assets	33,358,581	31,311,671	32,170,276	29,640,441	23,005,630	6.54	124.15
Quarterly average assets	33,050,322	31,154,445	32,146,662	29,067,847	20,751,079	6.09	108.02
Average loans and leases (YTD)	27,132,495	25,572,948	25,840,837	20,093,153	14,882,509	6.10	153.85
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	28,068,212	25,860,680	26,942,294	23,948,248	16,291,608	8.54	162.39
Real estate loans secured by 1-4 family	18,254,153	16,830,566	17,782,293	14,841,463	8,369,656	8.46	313.61
Commercial real estate loans	7,260,274	6,528,417	6,698,725	6,346,718	6,048,577	11.21	49.22
Construction and land development	928,944	870,144	881,254	789,467	901,123	6.76	38.78
Multifamily	565,935	511,142	508,756	525,308	610,740	10.72	53.71
Nonfarm nonresidential	5,765,395	5,147,131	5,308,715	5,031,943	4,536,714	12.01	50.61
Real estate loans secured by farmland	8,863	20,248	6,759	20,284	15,878	-56.23	-63.16
Total investment securities	2,562,111	3,123,009	3,092,395	3,600,219	3,076,136	-17.96	65.66
U.S. Treasury securities	144,298	0	144,671	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	5,434	7,406	6,049	11,588	14,132	-26.63	-67.11
Mortgage-backed securities	2,155,031	2,852,075	2,677,473	3,329,074	2,799,036	-24.44	69.64
Asset-backed securities	254,348	260,528	261,202	256,557	259,968	-2.37	-0.92
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	0.00
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,464,643	3,026,717	2,995,805	3,504,806	2,981,883	-18.57	69.48
U.S. Treasury securities	144,298	0	144,671	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	5,434	7,406	6,049	11,588	14,132	-26.63	-67.11
Mortgage-backed securities	2,155,031	2,852,075	2,677,473	3,329,074	2,799,036	-24.44	69.64
Asset-backed securities	156,880	164,236	164,612	161,144	165,715	-4.48	-4.55
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	0.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-12,853	-11,574	-11,063	-27,155	-13,967		
Available-for-sale securities appreciation (depreciation)	-246,924	55,696	24,494	68,163	-13,010		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	194,984	38,221	187,936	47,508	167,581	410.15	-40.98

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,580,413	5,531,422	5,517,303	5,304,994	3,336,752	0.89	102.89
NOW, ATS and transaction accounts	3,081,005	2,301,068	2,238,614	2,384,657	768,855	33.89	785.25
Time deposits less brokered deposits < \$250K	637,170	-655,040	-441,022	-781,219	1,415,298		-49.35
MMDA and other savings accounts	9,391,827	10,805,144	10,790,145	9,120,437	5,902,533	-13.08	205.08
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,690,415	17,982,594	18,105,040	16,028,869	11,423,438	3.94	151.38
Time deposits of \$250K or more	627,354	223,658	222,599	288,752	503,858	180.50	109.53
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	250,000	250,000	0	0	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	9,924,905	7,775,548	9,050,025	7,464,701	10,056	27.64	101987.07
Other borrowings w/remaining maturity over 1 year	30,771	33,113	32,528	947,425	8,604,142	-7.07	-99.42
Brokered deposits < \$250K	347,860	2,156,909	1,487,992	2,726,261	479,907	-83.87	69.49
Noncore funding	10,930,890	10,439,228	11,043,144	11,427,139	9,597,963	4.71	88.10
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	168,146	171,144	164,078	160,967	145,599	-1.75	41.87
Total liabilities	29,789,451	28,592,966	29,312,262	27,616,975	21,167,000	4.18	122.89
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	7,807	7,807	7,807	7,807	7,807	0.00	0.00
Retained earnings	2,983,240	2,779,910	2,880,802	2,288,554	1,988,520	7.31	86.94
Accumulated other comprehensive income	578,082	-69,013	-30,596	-272,896	-157,698		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,569,130	2,718,705	2,858,014	2,023,466	1,838,630	31.28	135.17
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,569,130	2,718,705	2,858,014	2,023,466	1,838,630	31.28	135.17
Total liabilities and capital	33,358,581	31,311,671	32,170,276	29,640,441	23,005,630	6.54	124.15
Memoranda							
Non-interest-bearing deposits	5,580,413	5,531,422	5,517,303	5,304,995	3,336,752	0.89	102.89
Interest-bearing deposits	14,085,216	14,831,739	14,298,328	13,738,887	9,070,451	-5.03	171.44
Total deposits	19,665,629	20,363,161	19,815,631	19,043,882	12,407,203	-3.43	147.69
Long-term debt that reprices within 1 year	0	0	0	0	8,585,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,858,014	2,023,466	2,023,466	1,838,630	1,695,656		
Accounting restatements	0	0	0	0	3,719		
Net income	485,771	607,247	782,749	382,278	279,457		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	381,516	114,509	188,628	80,729	33,758		
Change in other comprehensive income	608,677	203,883	242,300	-115,198	-105,380		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,816	-1,382	-1,873	-1,515	-1,064		
Holding company equity capital, ending balance	3,569,130	2,718,705	2,858,014	2,023,466	1,838,630		

BHC Name _____ City/State _____

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	76.51	39.88	98	74.67	36.06	98	76.12	36.25	98	71.55	36.22	97	62.74	37.78	92
Commercial and industrial loans	6.94	11.23	28	7.22	11.11	26	6.90	10.76	27	8.50	13.52	23	7.01	12.02	23
Loans to individuals	0.56	3.58	29	0.50	3.60	28	0.55	3.36	30	0.50	3.40	27	0.59	4.20	25
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0.02	0.04	76
Agricultural loans	0	0.19	30	0	0.21	27	0	0.18	27	0	0.19	24	0	0.24	23
Other loans and leases	0.13	4.52	6	0.21	4.26	6	0.17	4.47	6	0.25	4.63	5	0.46	5.01	7
Net loans and leases	83.64	63.09	96	81.99	58.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Debt securities over 1 year	6.46	18.76	8	9.11	18.32	16	8.32	19.46	12	11.23	15.55	31	12.18	14.60	36
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	90.10	83.05	87	91.10	78.17	96	91.51	79.22	94	91.30	78.16	98	82.51	79.65	38
Interest-bearing bank balances	2.51	3.61	48	1.38	9.37	6	0.44	8.50	0	0.83	7.51	5	8.16	3.06	88
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	55	0	1.57	25
Debt securities 1 year or less	1.21	1.71	52	0.85	1.51	46	1.28	1.56	58	0.90	1.68	38	1.17	1.91	49
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	93.83	90.76	84	93.34	91.57	70	93.24	91.77	67	93.04	91.05	74	91.86	89.53	73
Non-interest cash and due from depository institutions	0.47	0.98	15	0.51	0.99	15	0.39	0.82	16	0.85	1.07	34	0.81	1.14	24
Other real estate owned	0.02	0.01	81	0.04	0.01	84	0.04	0.01	89	0.04	0.02	78	0.08	0.03	89
All other assets	5.70	8.19	21	6.15	7.39	34	6.36	7.35	38	6.10	7.82	29	7.33	9.27	28
Memoranda															
Short-term investments	3.72	6.75	40	2.23	12.31	3	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69
U.S. Treasury securities	0.43	1.98	37	0	1.18	12	0.45	1.47	48	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.02	1.69	20	0.02	1.70	20	0.02	1.73	18	0.04	1.69	22	0.06	1.34	26
Mortgage-backed securities	6.46	12.93	21	9.11	13.46	32	8.32	14.14	22	11.23	11.75	48	12.17	11.44	54
Asset-backed securities	0.76	0.85	63	0.83	0.47	76	0.81	0.50	75	0.87	0.32	81	1.13	0.28	84
Other debt securities	0.01	0.51	28	0.01	0.51	28	0.01	0.53	29	0.01	0.42	31	0.01	0.39	34
Loans held-for-sale	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	84.14	63.03	95	82.59	58.34	96	83.75	58.06	96	80.80	61.72	93	70.82	63.50	64
Real estate loans secured by 1-4 family	54.72	12.79	98	53.75	11.57	98	55.28	11.46	98	50.07	11.91	98	36.38	13.29	96
Revolving	0.84	1.52	36	0.81	1.44	37	0.82	1.42	41	0.87	1.66	35	1.13	2.07	38
Closed-end, secured by first liens	53.76	10.86	98	52.80	9.73	98	54.31	9.67	98	49	9.81	98	34.88	10.69	96
Closed-end, secured by junior liens	0.12	0.19	56	0.14	0.19	49	0.14	0.17	58	0.20	0.22	59	0.37	0.28	70
Commercial real estate loans	21.76	24.89	42	20.85	22.35	43	20.82	22.69	46	21.41	22.22	44	26.29	22.23	53
Construction and land development	2.78	3.92	41	2.78	3.40	45	2.74	3.34	48	2.66	3.40	45	3.92	3.44	61
Multifamily	1.70	3.87	33	1.63	3.32	35	1.58	3.57	32	1.77	3.12	37	2.65	3.01	52
Nonfarm nonresidential	17.28	15.73	55	16.44	14.65	56	16.50	14.57	58	16.98	14.72	55	19.72	14.69	64
Real estate loans secured by farmland	0.03	0.34	38	0.06	0.35	46	0.02	0.30	41	0.07	0.33	48	0.07	0.36	47

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	90.93	62.29	96	90.40	60.51	96	90.89	61.05	96	88.56	57.15	96	88.60	57.46	96
Real estate loans secured by 1-4 family	65.03	20.65	96	65.08	20	97	66	19.86	98	61.97	19.43	98	51.37	20.75	96
Revolving	1	2.39	31	0.98	2.47	28	0.98	2.43	29	1.08	2.64	29	1.60	3.15	32
Closed-end	64.04	18.01	97	64.10	17.35	98	65.02	17.24	98	60.89	16.59	98	49.77	17.39	96
Commercial real estate loans	25.87	38.12	30	25.24	37.13	27	24.86	37.86	27	26.50	34.63	31	37.13	33.52	49
Construction and land development	3.31	6.10	37	3.36	5.69	37	3.27	5.65	38	3.30	5.26	39	5.53	5.09	59
1-4 family	0.99	1.40	54	0.79	1.19	54	0.78	1.18	54	0.78	0.93	55	1.01	0.94	63
Other	2.32	4.62	33	2.58	4.46	33	2.49	4.40	36	2.52	4.19	32	4.52	4.02	61
Multifamily	2.02	5.86	21	1.98	5.41	24	1.89	5.78	22	2.19	4.96	27	3.75	4.69	46
Nonfarm nonresidential	20.54	24.30	40	19.90	24.45	38	19.70	24.56	38	21.01	22.93	42	27.85	22.15	64
Owner-occupied	6.65	8.11	42	7.07	8.31	45	7.07	8.29	45	7.36	7.68	53	9.96	7.72	63
Other	13.89	15.95	40	12.83	15.83	36	12.63	15.94	37	13.65	14.95	42	17.88	14.34	62
Real estate loans secured by farmland	0.03	0.55	37	0.08	0.61	42	0.03	0.54	36	0.08	0.54	43	0.10	0.55	46
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0.03	0.11	75
Commercial and industrial loans	8.25	18.37	16	8.74	19.45	13	8.24	18.86	15	10.52	22.17	11	9.90	19.53	19
Loans to individuals	0.66	6.24	27	0.60	6.58	21	0.66	6.24	26	0.62	6.13	22	0.83	7.13	21
Credit card loans	0.09	0.53	60	0.09	0.51	62	0.09	0.53	61	0.11	0.65	61	0.19	0.81	59
Agricultural loans	0	0.31	28	0	0.38	24	0	0.34	26	0	0.32	24	0	0.37	24
Other loans and leases	0.16	8.16	6	0.25	8.42	5	0.21	8.75	6	0.31	9.09	5	0.64	9.85	6
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	825.62	411.16	97	803.52	383.43	97	815.79	391.81	98	868.14	381.27	99	760.48	391.26	96
Real estate loans secured by 1-4 family	590.48	133.66	98	578.45	124.74	98	592.40	126.06	98	607.52	125.03	98	440.96	138.18	97
Revolving	9.07	15.46	37	8.72	15.53	39	8.83	15.44	40	10.58	17.42	42	13.76	21.26	41
Closed-end	581.41	116.59	98	569.73	107.54	98	583.57	108.85	99	596.93	106.14	98	427.21	115.20	96
Commercial real estate loans	234.85	254.65	44	224.37	238.58	43	223.16	245.88	43	259.79	234.65	52	318.68	229.44	68
Construction and land development	30.05	39.81	44	29.91	36.07	45	29.36	35.95	46	32.32	35.62	50	47.48	34.95	66
1-4 family	8.97	9.02	59	7.01	7.44	59	7.01	7.42	58	7.66	6.34	62	8.71	6.61	64
Other	21.08	30.27	41	22.89	28.34	44	22.35	28.11	43	24.66	28.16	48	38.77	27.32	68
Multifamily	18.31	40.47	33	17.57	35.29	34	16.95	38.66	33	21.50	32.74	39	32.18	31.04	61
Nonfarm nonresidential	186.50	161.09	59	176.90	156.30	57	176.86	158.05	57	205.98	155.06	64	239.02	152.10	76
Owner-occupied	60.36	53.43	60	62.87	52.63	62	63.45	52.99	61	72.18	52.37	70	85.53	53.07	79
Other	126.14	105.96	62	114.03	100.99	56	113.40	102.54	55	133.80	100.54	65	153.49	97.41	72
Real estate loans secured by farmland	0.29	3.36	37	0.70	3.67	45	0.23	3.22	40	0.83	3.44	46	0.84	3.60	48
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0.28	0.44	79
Commercial and industrial loans	74.86	115.08	34	77.70	116.17	31	73.98	114.45	34	103.09	139.91	32	84.96	122.02	33
Loans to individuals	6.03	35.47	31	5.33	36.56	28	5.92	34.55	30	6.05	37.47	29	7.10	43.51	27
Credit card loans	0.82	2.79	62	0.84	2.58	65	0.83	2.77	63	1.11	3.30	64	1.61	4.34	61
Agricultural loans	0.01	1.73	30	0.01	2.03	25	0.01	1.86	26	0.01	1.88	25	0.01	2.18	25
Other loans and leases	1.42	50.11	7	2.25	47.63	6	1.87	51.06	6	3.01	49.54	5	5.53	52.44	7
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.79	30.74	27	18.86	29.25	24	18.43	30.07	22	20.12	27.32	31	28.16	26.45	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.71	205.31	45	167.64	187.63	43	165.46	195.33	40	197.23	183.76	52	241.74	178.57	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.07	262.15	42	230.52	244.92	43	228.92	252.85	42	269.41	240.85	52	327.27	236.10	70

BHC Name

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RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.72	6.75	40	2.23	12.31	3	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69
Liquid assets	9.86	23.63	9	10.98	29.12	9	9.59	29.03	7	12.89	26.22	15	21.10	22.44	57
Investment securities	7.68	20.98	7	9.97	20.37	13	9.61	21.63	9	12.15	17.85	30	13.37	16.99	36
Net loans and leases	83.64	63.09	96	81.99	58.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Net loans, leases and standby letters of credit	83.86	63.92	96	82.26	59.61	96	83.43	59.49	96	80.32	62.48	93	70.62	64.84	58
Core deposits	56.03	74.28	12	57.43	75.52	12	56.28	75.71	12	54.08	70.67	15	49.65	63.09	20
Noncore funding	32.77	12.30	91	33.34	10.15	92	34.33	10.30	93	38.55	14.13	90	41.72	19.36	87
Time deposits of \$250K or more	1.88	1.67	66	0.71	1.67	25	0.69	1.58	24	0.97	2.11	24	2.19	2.94	45
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0.80	1.19	54	0.78	1.23	53	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0.80	0.54	66	0.78	0.54	64	0	0.54	22	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	29.75	2.18	99	24.83	0.88	98	28.13	1	99	25.18	1.24	99	0.04	3.01	12
Earning assets that reprice within 1 year	19.88	35.71	15	16.32	38.80	7	16.85	37.37	7	16.21	39.38	4	29.13	39.29	21
Interest-bearing liabilities that reprice within 1 year	3.81	6.79	33	4.78	6.64	48	3.19	6.39	29	6.16	8.20	45	8.45	10.19	45
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	37.32	0.96	98
Net assets that reprice within 1 year	16.07	27.35	25	11.54	30.83	14	13.66	29.65	15	10.04	29.11	12	-16.64	26.63	1
Other Liquidity and Funding Ratios															
Net noncore funding dependence	32.24	5.89	94	34.13	-3.31	96	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91
Net short-term noncore funding dependence	31.83	0.87	99	33.86	-9.17	99	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16
Short-term investment / Short-term noncore funding	11.47	112.63	8	6.74	304.29	2	5.05	273.46	0	4.99	184.19	0	235.22	77.77	92
Liquid assets - short-term noncore funding / Nonliquid assets	-25.01	24.05	1	-24.84	36.72	1	-27.09	36.68	0	-25.02	28.18	1	21.71	16.97	71
Net loans and leases / Total deposits	141.88	79.04	97	126.07	73.05	97	135.06	72.79	97	124.62	79.43	95	130.40	90.31	93
Net loans and leases / Core deposits	149.29	86.19	96	142.76	78.83	96	147.82	78.25	96	148.06	88.34	94	141.63	103.93	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.44	-10.05	88	-0.43	0.50	14	-0.39	0.12	25	-1.22	1.57	1	-0.78	0.72	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-8.44	-19.27	79	2.05	1.06	75	0.87	-0.25	78	3.06	4.31	40	-0.73	1.36	0
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	3.80	26.09	25	3.08	13.65	45	3.12	14.28	43	2.65	11.38	47	3.06	12.67	47
Available-for-sale securities	96.20	71.92	77	96.92	84.59	56	96.88	83.77	60	97.35	87.23	53	96.94	85.40	55
U.S. Treasury securities	5.63	9.62	51	0	6.01	12	4.68	6.70	63	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.21	8.02	20	0.24	8.38	19	0.20	8.22	17	0.32	9.83	21	0.46	7.75	24
Mortgage-backed securities	84.11	62.34	84	91.32	66.09	86	86.58	66.54	82	92.47	66.64	84	90.99	67.43	83
Asset-backed securities	9.93	4.33	77	8.34	2.45	83	8.45	2.50	84	7.13	1.91	85	8.45	1.66	88
Other debt securities	0.12	3.02	33	0.10	3.01	30	0.10	3.08	30	0.08	3.01	32	0.10	2.94	35
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	15.76	9.28	76	8.51	8.18	63	13.31	7.78	79	7.43	10.55	49	8.72	11.86	54
Debt securities 1 to 5 years	0.37	20.14	1	0.13	17.39	0	0.08	18.25	0	0.15	17.03	3	0.38	17.94	4
Debt securities over 5 years	83.71	68.28	78	91.19	72.07	83	86.46	71.11	74	92.30	69.86	85	90.71	66.02	88
Pledged securities	7.61	31.26	11	1.22	33.37	6	6.08	32.26	13	1.32	35.67	6	5.45	30.57	12
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	77.37	-40.81	96	45.67	64.27	52	7.86	27.98	42	-76.11	183.32	0	30.67	26.69	64
Investment securities	-17.96	11.76	3	-15.01	32.48	6	-14.11	31.36	6	17.04	23.62	45	95.28	11.75	95
Core deposits	3.94	4.57	61	23.18	16.96	75	12.95	16.94	45	40.32	26.88	86	36.40	11.23	91
Noncore funding	4.71	36.20	31	-10.38	-21.64	68	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,004,887	3,495,148	3,345,654
Commit: Secured commercial real estate loans	1,889,847	1,627,179	1,610,035	1,456,372	1,376,448
Commit: Unsecured real estate loans	134,844	105,846	135,832	88,405	130,708
Credit card lines (reported semiannually, June/Dec)			364,840	342,604	282,921
Securities underwriting	0	0	0	0	0
Standby letters of credit	70,485	85,936	77,436	74,698	66,470
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	1,571	566,592	609	1,422
Written options contracts (interest rate)	65,523	82,170	77,358	82,212	32,064
Purchased options contracts (interest rate)	60,000	60,000	60,000	60,000	20,000
Interest rate swaps	9,272,660	8,101,660	8,091,660	6,371,660	3,180,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							12.45	22.78	13	11.79	22.01	13	14.54	23.52	19
Standby letters of credit	0.21	0.66	27	0.27	0.66	29	0.24	0.65	25	0.25	0.71	24	0.29	0.84	26
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	28.17	44.74	68	26.33	47.31	62	27.34	46.30	65	21.98	48.62	51	14.06	68.47	36
Interest rate contracts	28.17	32.78	70	26.33	35.15	65	27.34	32.46	67	21.98	34.36	54	14.06	47.31	38
Interest rate futures and forward contracts	0	3.53	14	0.01	4.39	29	1.76	3.25	74	0	6.21	24	0.01	10.67	23
Written options contracts (interest rate)	0.20	1.49	48	0.26	1.69	37	0.24	1.41	41	0.28	2.18	31	0.14	2.47	27
Purchased options contracts (interest rate)	0.18	1.57	57	0.19	1.29	56	0.19	1.31	58	0.20	1.46	55	0.09	2.65	50
Interest rate swaps	27.80	23.04	75	25.87	20.27	73	25.15	20.49	72	21.50	20.83	62	13.82	28.86	46
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							15.50	44.98	7	17.39	42.82	9	22.48	45.53	22

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RSSD Number

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Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	9,398,183	8,245,401	8,795,610	6,514,481	3,233,486
Interest rate contracts	9,398,183	8,245,401	8,795,610	6,514,481	3,233,486
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	1,571	566,592	609	1,422
Written options	65,523	82,170	77,358	82,212	32,064
Exchange-traded	0	0	0	0	0
Over-the-counter	65,523	82,170	77,358	82,212	32,064
Purchased options	60,000	60,000	60,000	60,000	20,000
Exchange-traded	0	0	0	0	0
Over-the-counter	60,000	60,000	60,000	60,000	20,000
Swaps	9,272,660	8,101,660	8,091,660	6,371,660	3,180,000
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	9,398,183	8,245,401	8,795,610	6,514,481	3,233,486
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	700,000	115,000	781,000	290,000	195,000
Over 1 year to 5 years	5,287,330	4,833,330	4,833,330	3,303,330	1,800,000
Over 5 years	3,345,330	3,213,330	3,103,330	2,838,330	1,205,000
Gross negative fair value (absolute value)					
	3,063	197,550	157,231	341,055	135,696
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	842,162	87,783	117,514	15,574	7,440
Current credit exposure on risk-based capital derivative contracts	69,518	934	546	1,528	218
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0.70	5.29	30	1	7.18	24	0.88	6.28	23	1.26	8.18	25	0.99	5.91	25
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.70	4.93	32	1	6.91	24	0.88	5.96	23	1.26	7.73	28	0.99	5.10	27
Purchased options	0.64	4.14	48	0.73	3.41	48	0.68	3.27	50	0.92	3.42	48	0.62	4.42	46
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.64	3.58	51	0.73	3.01	51	0.68	2.87	52	0.92	2.86	53	0.62	3.35	50
Swaps	98.66	77.96	80	98.26	71.71	86	92	74.26	66	97.81	68.76	85	98.35	69.75	86
Held for trading															
Interest rate contracts	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	7.45	37.29	29	1.39	27.90	15	8.88	27.56	34	4.45	32.05	19	6.03	32.17	24
Over 1 year to 5 years	56.26	22.61	90	58.62	29.78	91	54.95	27.01	87	50.71	27.06	85	55.67	30.45	83
Over 5 years	35.60	26.09	65	38.97	29.19	63	35.28	29.89	59	43.57	29.56	67	37.27	28.09	64
Gross negative fair value (absolute value)	0.03	2.48	6	2.40	1.18	87	1.79	0.98	82	5.24	1.55	96	4.20	0.83	98
Gross positive fair value	8.96	2.55	95	1.06	1.59	29	1.34	1.34	53	0.24	2.23	5	0.23	1.19	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	13	0.07	0.05	80	0.06	0.04	80	0.15	0.07	86	0.08	0.06	85
Gross positive fair value (X)	0.29	0.10	88	0.03	0.06	53	0.04	0.05	64	0.01	0.09	17	0	0.07	22
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.29	0.02	97	0.03	0.01	87	0.04	0.01	92	0.01	0.02	50	0	0.01	57
Current credit exposure (X)	0.02	0.06	50	0	0.05	16	0	0.04	14	0	0.06	14	0	0.05	12
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.40	0.70	59	0.01	0.59	16	0	0.46	14	0.01	0.85	14	0	0.73	12

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	179,800	215,212	215,212	112,500	112,522
Gross losses	1,401	10,438	10,892	18,020	7,439
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,371	2,959	4,189	5,361	5,879
Net losses	-970	7,479	6,703	12,659	1,560
Provision for loan and lease losses	-15,000	-18,709	-28,709	115,371	1,538
Adjustments	0	0	0	0	0
Ending balance	165,770	189,024	179,800	215,212	112,500
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.06	0.09	3	-0.08	-0.12	55	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11
Provision for loan and lease losses / Average loans and leases	-0.07	0.16	5	-0.10	-0.21	63	-0.11	-0.16	51	0.57	0.82	34	0.01	0.24	9
Provision for loan and lease losses / Net loan and lease losses	1,546.39	151.30	92	-250.15	-65.12	29	-428.30	-105.48	16	911.38	487.86	84	98.59	130.58	27
Allowance for loan and lease losses / Total loans and leases not held for sale	0.59	1.17	10	0.73	1.32	13	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38
Allowance for loan and lease losses / Total loans and leases	0.59	1.15	12	0.73	1.30	15	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39
Allowance for loan and lease losses / Net loans and leases losses (X)		38.64		18.96	17.40	68	26.82	21.39	73	17	11.58	79	72.12	8.03	98
Allowance for loan and lease losses / Nonaccrual assets	1,116.75	428.13	89	347.23	330.05	67	649.90	364.13	85	284.91	299.17	60	424.86	218.72	85
ALLL / 90+ days past due + nonaccrual loans and leases	5.45	320.87	0	2.55	271.93	0	2.63	287.08	0	2.43	244.34	0	4.27	151.73	0
Gross loan and lease losses / Average loans and leases	0.01	0.16	6	0.05	0.20	17	0.04	0.19	14	0.09	0.34	14	0.05	0.28	12
Recoveries / Average loans and leases	0.01	0.07	12	0.02	0.08	12	0.02	0.08	12	0.03	0.07	23	0.04	0.08	36
Net losses / Average loans and leases	0	0.09	15	0.04	0.12	28	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	21.77	34.26	27	16.42	25.09	37	23.25	34.67	33	72.07	33.98	89	46.07	36.22	78
Earnings coverage of net loan and lease losses (X)	-508.12	36.38	5	81.13	26.30	85	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94

Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	47	0.02	0.02	63	0.01	0.02	60	0	0.04	26	-0.02	0.01	13
Real estate loans secured by 1-4 family	-0.01	-0.02	55	0	-0.01	60	0	-0.02	65	0	0.01	39	0	0.01	51
Revolving	0	-0.06	75	-0.01	-0.07	52	-0.01	-0.07	56	-0.05	0.01	18	0.15	0.02	87
Closed-end	-0.01	-0.01	52	0	-0.01	61	0	-0.01	62	0	0	38	0	0	41
Commercial real estate loans	-0.01	0	28	0.06	0.04	71	0.04	0.04	68	0.02	0.07	36	-0.05	0.01	4
Construction and land development	-0.01	-0.02	44	-0.01	0.01	36	-0.01	0	30	-0.03	0	22	-0.01	-0.01	33
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	39	-0.01	0.01	33	-0.01	0	25	-0.03	0	16	-0.01	-0.01	30
Multifamily	0	0	20	0	0.01	52	0	0.01	48	-0.18	0	0	-0.01	0	9
Nonfarm nonresidential	-0.01	0	28	0.08	0.05	70	0.05	0.05	68	0.04	0.11	49	-0.06	0.02	2
Owner-occupied	0	0	44	0	0.01	58	0	0.01	59	-0.01	0.02	3	0	0.01	21
Other	-0.01	0.01	16	0.08	0.04	78	0.05	0.04	74	0.05	0.08	63	-0.06	0.01	1
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0	0.11	31	0.24	0.19	62	0.16	0.17	56	0.44	0.47	54	0.16	0.37	29
Loans to individuals	0.13	0.76	13	0.26	0.72	30	0.20	0.71	19	0.73	1.13	49	1.24	1.17	61
Credit card loans	0.72	1.94	17	1.79	2.27	37	1.40	1.84	33	3.63	2.92	65	4.99	3.11	83
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	-0.03	0.15	6	-0.01	0.15	8

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	1,564,277	737,933	785,276	900,661	1,182,079
90+ days past due loans and leases	3,033,131	7,370,406	6,819,920	8,773,771	2,614,072
Nonaccrual loans and leases	10,550	49,455	22,730	71,038	20,719
Total past due and nonaccrual loans and leases	4,607,958	8,157,794	7,627,926	9,745,470	3,816,870
Restructured 30–89 days past due	3,527	0	0	64	264
Restructured 90+ days past due	0	8	5	16	0
Restructured nonaccrual	5,382	3,725	6,997	3,910	4,836
Total restructured loans and leases	8,909	3,733	7,002	3,990	5,100
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	23,069	54,970	41,108	15,960	23,499
Other real estate owned	7,206	12,608	12,418	12,495	18,341
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	4,294	4,982	4,936	4,499	5,760
Total other assets past due and nonaccrual	4,294	4,982	4,936	4,499	5,760

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	5.57	0.33	99	2.85	0.29	98	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99
90+ days past due loans and leases	10.81	0.10	99	28.50	0.09	99	25.31	0.10	99	36.64	0.12	99	16.05	0.15	99
Nonaccrual loans and leases	0.04	0.37	3	0.19	0.54	14	0.08	0.46	9	0.30	0.66	17	0.13	0.51	10
90+ days past due and nonaccrual loans and leases	10.84	0.52	99	28.69	0.68	99	25.40	0.62	99	36.93	0.85	99	16.17	0.71	99
30–89 days past due restructured	0.01	0.01	75	0	0.01	19	0	0.01	21	0	0.01	34	0	0.01	36
90+ days past due restructured	0	0.01	31	0	0	62	0	0	61	0	0.01	58	0	0.01	29
Nonaccrual restructured	0.02	0.09	30	0.01	0.12	15	0.03	0.10	27	0.02	0.13	16	0.03	0.14	21
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	5.57	0.33	99	2.85	0.29	98	2.91	0.32	97	3.76	0.40	99	7.25	0.43	99
90+ days past due assets	10.80	0.10	99	28.49	0.09	99	25.31	0.10	99	36.63	0.12	99	16.04	0.15	99
Nonaccrual assets	0.05	0.37	5	0.21	0.55	15	0.10	0.47	9	0.32	0.67	17	0.16	0.53	12
30+ days past due and nonaccrual assets	16.43	0.89	99	31.56	1	99	28.33	0.97	99	40.71	1.29	99	23.46	1.19	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	9.14	0.33	99	23.71	0.40	99	21.29	0.36	99	29.86	0.52	99	11.48	0.44	99
90+ days past due and nonaccrual assets + other real estate owned	9.16	0.35	99	23.75	0.42	99	21.32	0.37	99	29.90	0.55	99	11.56	0.48	99
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.13	0.38	18	0.37	0.48	42	0.24	0.41	29	0.34	0.60	26	0.27	0.53	21
Allowance for loan and lease losses	26.76	55.46	20	61.92	67.85	54	42.41	62.64	36	46.27	66.66	34	55.84	115.41	21
Equity capital + allowance for loan and lease losses	1.19	3.63	15	4.03	4.12	55	2.51	3.60	39	4.45	4.97	48	3.22	4.28	39
Tier 1 capital + allowance for loan and lease losses	1.43	3.90	18	4.02	4.89	41	2.54	4.30	29	4.08	6.05	31	3.31	5.65	26
Loans and leases + other real estate owned	0.16	0.61	9	0.45	0.82	28	0.28	0.71	13	0.42	0.97	13	0.39	0.85	16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	6.08	0.23	99	3.12	0.25	99	3.18	0.26	98	4.23	0.39	99	8.12	0.38	99
	90+ days past due	11.88	0.11	99	31.52	0.12	99	27.84	0.12	99	41.36	0.16	99	18.10	0.16	99
	Nonaccrual	0.03	0.41	6	0.20	0.60	21	0.08	0.52	11	0.30	0.76	18	0.13	0.46	14
Commercial and industrial																
	30–89 days past due	0.48	0.29	78	0.37	0.24	75	0.24	0.24	60	0.16	0.23	50	0.42	0.31	72
	90+ days past due	0.05	0.06	69	0.01	0.02	65	0.06	0.04	78	0.07	0.03	76	0.05	0.05	66
	Nonaccrual	0.12	0.47	21	0.12	0.65	13	0.11	0.57	14	0.31	0.75	23	0.08	0.83	12
Individuals																
	30–89 days past due	0.50	0.83	34	0.16	0.60	24	0.14	0.63	22	0.22	0.83	17	0.33	0.83	26
	90+ days past due	0.18	0.10	78	0.18	0.08	81	0.14	0.09	74	0.23	0.14	76	0.45	0.17	82
	Nonaccrual	0.01	0.17	28	0.02	0.17	30	0.01	0.17	29	0.10	0.28	41	0.09	0.17	49
Depository institution loans																
	30–89 days past due		0			0.03			0.01			0		0	0	47
	90+ days past due		0			0			0			0		0	0	49
	Nonaccrual		0			0			0			0		0	0	48
Agricultural																
	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments																
	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0	0.13	16	0.02	0.11	48	0	0.12	16	0	0.18	15	2.68	0.20	96
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0.28	0.13	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	8.46	0.39	99	4.25	0.36	98	4.24	0.46	96	5.63	0.65	99	13.69	0.67	99
	90+ days past due	16.54	0.22	99	43.79	0.25	99	38.33	0.24	99	59.07	0.33	99	31.19	0.31	99
	Nonaccrual	0.01	0.58	3	0.03	0.76	3	0.03	0.71	4	0.03	0.89	4	0.06	0.73	4
Revolving	30-89 days past due	0.04	0.31	15	0.01	0.33	14	0.09	0.28	29	0.03	0.48	12	0.40	0.45	46
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.29	0.86	35	0.11	1.05	18	0.28	1.18	28	0.14	1.13	18	0.11	1	16
Closed-end	30-89 days past due	8.59	0.41	99	4.32	0.36	98	4.31	0.49	97	5.73	0.65	99	14.11	0.70	99
	90+ days past due	16.79	0.25	99	44.46	0.27	99	38.91	0.26	99	60.12	0.38	99	32.20	0.35	99
	Nonaccrual	0.01	0.57	3	0.03	0.71	4	0.02	0.67	4	0.03	0.87	3	0.06	0.70	5
Junior lien	30-89 days past due	0	0.01	46	0	0.01	28	0.01	0.01	53	0	0.02	24	0.01	0.02	27
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	31	0	0.04	20	0	0.03	22	0	0.04	18	0.01	0.04	29
Commercial real estate	30-89 days past due	0.10	0.13	56	0.21	0.16	71	0.38	0.15	83	0.95	0.26	92	0.44	0.18	89
	90+ days past due	0.18	0.01	97	0	0.01	26	0.02	0.01	85	0.07	0.02	86	0.03	0.03	69
	Nonaccrual	0.08	0.29	22	0.64	0.48	70	0.24	0.38	43	0.91	0.62	72	0.23	0.23	60
Construction and development	30-89 days past due	0	0.19	15	0	0.15	18	2.18	0.17	96	1.14	0.28	88	0.63	0.28	80
	90+ days past due	1.40	0.01	99	0	0.01	38	0	0.01	38	0.59	0.01	99	0	0.02	33
	Nonaccrual	0.48	0.14	84	0	0.31	14	0.49	0.20	84	0	0.41	11	0	0.20	27
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0.03	0.02	77	0	0.03	28	0.14	0.06	80
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.13	19	0	0.10	21	2.15	0.13	96	1.14	0.22	89	0.49	0.20	82
	90+ days past due	1.40	0	99	0	0	40	0	0	41	0.59	0	99	0	0.01	35
	Nonaccrual	0.48	0.12	85	0	0.25	15	0.49	0.16	85	0	0.35	12	0	0.17	31
Multifamily	30-89 days past due	0	0.04	28	2.16	0.09	97	0	0.07	27	0	0.09	22	1.02	0.08	98
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0.22	0.11	80	0.20	0.05	86
Nonfarm non-residential	30-89 days past due	0.13	0.10	65	0.05	0.12	41	0.11	0.13	64	1.02	0.23	92	0.32	0.14	84
	90+ days past due	0.01	0.01	72	0	0.01	28	0.03	0.01	88	0	0.02	54	0.05	0.03	73
	Nonaccrual	0.02	0.36	10	0.81	0.58	72	0.22	0.45	36	1.13	0.80	68	0.28	0.28	57
Owner Occupied	30-89 days past due	0.02	0.04	40	0	0.04	22	0.04	0.04	62	0.11	0.07	72	0.11	0.07	71
	90+ days past due	0.01	0	78	0	0	35	0	0	37	0	0	67	0.05	0.01	82
	Nonaccrual	0.02	0.12	21	0.03	0.20	19	0.03	0.17	22	0.05	0.27	19	0.07	0.16	32
Other	30-89 days past due	0.11	0.05	79	0.04	0.07	61	0.07	0.08	71	0.91	0.14	93	0.21	0.07	87
	90+ days past due	0	0	39	0	0.01	34	0.03	0	92	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	16	0.78	0.31	82	0.19	0.23	56	1.08	0.44	84	0.21	0.10	80
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	0.62	1.22	14	0.55	0.79	28	0.80	0.81	44	0.87	0.95	40	1.27	1.19	51
	90+ days past due	1.36	0.50	91	1.13	0.40	91	0.99	0.45	86	1.28	0.63	81	2	0.78	87
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	7,808	7,808	7,808	7,808	7,808
Retained earnings	2,983,240	2,779,910	2,880,802	2,288,554	1,988,520
Accumulated other comprehensive income (AOCI)	578,082	-69,013	-30,596	-272,896	-157,698
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,569,130	2,718,705	2,858,014	2,023,466	1,838,630
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	65,313	67,039	66,584	68,504	74,627
Accumulated other comprehensive income-related adjustments	578,082	-69,013	-30,596	-272,896	-157,698
Other deductions from common equity tier 1 capital	95	95	95	95	95
Subtotal:	2,925,640	2,720,584	2,821,931	2,227,763	1,850,196
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	64,658
Common equity tier 1 capital	2,925,640	2,720,584	2,821,931	2,227,763	1,785,538
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	116
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,925,640	2,720,584	2,821,931	2,227,763	1,785,538
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	183,224	191,333	195,339	178,717	124,899
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	183,224	191,333	195,339	178,717	124,899
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	16,751
Tier 2 capital	183,224	191,333	195,339	178,717	108,148
Exited advanced approach tier 2 capital					
Total capital	3,108,864	2,911,917	3,017,270	2,406,480	1,893,686
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	33,050,322	31,154,445	32,146,662	29,067,847	20,751,079
Less: Deductions from common equity tier 1 capital	65,407	67,134	66,679	68,599	210,789
Less: Other deductions	55,427	-14,009	-14,182	1,002,518	-16,215
Total assets for leverage ratio	32,929,488	31,101,320	32,094,165	27,996,730	20,556,505
Total risk-weighted assets	17,230,183	15,293,929	15,973,913	14,246,806	12,253,344
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	16.98	11.77	92	17.79	12.59	93	17.67	12.37	92	15.64	12.35	86	14.57	12.11	83
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	16.98	12.48	92	17.79	13.31	91	17.67	13.11	92	15.64	13.08	83	14.57	12.78	78
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.04	14.27	90	19.04	15.21	88	18.89	14.91	90	16.89	15.23	79	15.45	14.36	73
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.88	9.22	40	8.75	9.07	42	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	18	20	26	46	12	-10.00	-43.75
Other insurance activities income	18	20	26	46	12	-10.00	-43.75
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	141,993	153,922	153,531	155,642	151,712	-7.75	-2.61

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	29	0	0.38	27	0	0.36	27	0	0.41	28	0	0.47	24
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.59	12.02	23	5.29	11.72	26	5.11	12	24	6.37	11.03	34	7.99	11.51	38
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	10,001	13,109	12,930	13,043	16,505
Real estate loans	10,001	13,109	12,930	13,043	16,505
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	10,001	13,109	12,930	13,043	16,505
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-23.71	20.31	19	-19.12	-0.16	22	-0.87	6.83	49	-20.98	-2.40	19	-9.40	22.48	29
Total selected assets	-23.71	21.10	20	-19.12	3.36	21	-0.87	9.48	47	-20.98	2.04	19	-9.40	12.40	27
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	6,909,133	6,190,807	6,400,029	4,704,205	3,412,987	11.60	81.70
1–4 family residential loans	6,909,133	6,190,807	6,400,029	4,704,205	3,412,987	11.60	81.70
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	20.71	19.77	19.89	15.87	14.84		
1–4 family residential loans	20.71	19.77	19.89	15.87	14.84		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	71.14	71.04	71.73	67.31	58.47		
Home equity lines	0.80	0.79	0.80	0.90	1.33		
Credit card receivables	0.07	0.08	0.07	0.09	0.16		
Auto loans and other consumer loans	0.33	0.29	0.31	0.30	0.37		
Commercial and industrial loans	6.62	7.05	6.66	8.79	8.18		
All other loans and leases	21.04	20.76	20.43	22.60	31.50		

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	3.28	7.47	6.34	9.23	4.18

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	555,465	356,497	365,992	368,753	400,897	55.81	22.61
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	555,465	356,497	365,992	368,753	400,897	55.81	22.61
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	636,350	1,018,897	931,908	1,125,368	510,043	-37.55	27.24
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	636,350	1,018,897	931,908	1,125,368	510,043	-37.55	27.24
Total past due securitized assets.....	1,191,815	1,375,394	1,297,900	1,494,121	910,940	-13.35	25.04
Net Losses on Securitized Assets							
1-4 family residential loans.....	12	26	107	770	557	-53.85	-97.37
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	12	26	107	770	557	-53.85	-97.37

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	8.04	5.76	5.72	7.84	11.75
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	8.04	5.76	5.72	7.84	11.75
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	9.21	16.46	14.56	23.92	14.94
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	9.21	16.46	14.56	23.92	14.94
Total past due securitized assets percent of securitized assets	17.25	22.22	20.28	31.76	26.69
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0.02	0.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0.02	0.02
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	8.44	4.71	4.68	6.25	13.41
Home equity lines	0.04	0.01	0.09	0.03	0.40
Credit card receivables	0.62	0.55	0.80	0.87	1.27
Commercial and industrial loans	0.48	0.37	0.24	0.16	0.42
All other loans and leases	0.11	0.20	0.37	0.92	0.47
Total managed loans past due 30–89 days	6.06	3.41	3.45	4.43	8.03
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	14.69	36.84	32.40	51.29	27.09
Home equity lines	0	0	0	0	0
Credit card receivables	1.36	1.13	0.99	1.28	2
Commercial and industrial loans	0.05	0.01	0.06	0.07	0.05
All other loans and leases	0.18	0	0.02	0.07	0.03
Total managed loans past due 90+ days	10.49	26.17	23.25	34.55	15.85
Total Past Due Managed Assets					
	16.55	29.59	26.70	38.98	23.89
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	-0.01	-0.01	-0.05	0.15
Credit card receivables	0.72	1.79	1.40	3.63	4.99
Commercial and industrial loans	0	0.24	0.16	0.44	0.16
All other loans and leases	-0.01	0.06	0.04	0.02	-0.05
Net Losses on Managed Assets Percent of Total Managed Assets					
	0	0.03	0.02	0.05	0.01

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	416,764	131,280	236,437	101,239	52,648	217.46	242.23
Dividends	409,466	129,382	233,873	98,165	49,714	216.48	241.22
Interest	0	0	0	0	0		
Management and service fees	7,298	1,898	2,564	3,074	2,934	284.51	310.23
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	219	360	456	472	465	-39.17	-33.64
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	219	360	456	472	465	-39.17	-33.64
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	416,983	131,640	236,893	101,711	53,113	216.76	241.48
Securities gains (losses)	0	0	0	0	0		
Other operating income	371	3,391	3,450	15	80	-89.06	762.79
Total operating income	417,354	135,031	240,343	101,726	53,193	209.08	241.67
Operating Expenses							
Personnel expenses	28,095	12,722	16,725	10,531	9,205	120.84	427.01
Interest expense	520	653	833	529	572	-20.37	-26.66
Other expenses	11,948	9,300	16,025	10,380	9,545	28.47	53.26
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	40,563	22,675	33,583	21,440	19,322	78.89	193.17
Income (loss) before taxes	376,791	112,356	206,760	80,286	33,871	235.35	247.86
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	376,791	112,356	206,760	80,286	33,871	235.35	247.86
Equity in undistributed income of subsidiaries	108,980	494,891	575,989	301,992	245,586	-77.98	48.91
Bank subsidiaries	108,980	494,891	575,989	301,992	245,586	-77.98	48.91
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	485,771	607,247	782,749	382,278	279,457	-20.00	167.64
Memoranda							
Bank net income	518,446	624,273	809,862	400,157	295,300	-16.95	168.37
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,563,208	98.91	2,722,865	98.57	2,842,369	98.30	2,022,300	1,835,667	30.86	135.54
Common and preferred stock	3,563,103	98.90	2,722,855	98.57	2,842,369	98.30	2,022,300	1,835,506	30.86	135.53
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	105	0	10	0	0	0	0	161	950.00	
Investment in nonbank subsidiaries	34	0	46	0	37	0	78	67	-26.09	-66.00
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	34	0	46	0	37	0	78	67	-26.09	-66.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,952	0.19	5,501	0.20	5,957	0.21	11,072	8,898	26.38	-28.14
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	28,014	0.78	31,912	1.16	31,183	1.08	35,996	18,008	-12.21	-6.95
Intangible assets	1,047	0.03	1,047	0.04	1,047	0.04	1,047	1,047	0.00	0.00
Other assets	3,342	0.09	1,022	0.04	10,983	0.38	458	199	227.01	1854.39
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,602,597	100.00	2,762,393	100.00	2,891,576	100.00	2,070,951	1,863,886	30.42	131.84
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	30,771	0.85	33,113	1.20	32,528	1.12	39,758	19,142	-7.07	-3.70
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	2,696	0.07	10,575	0.38	941	0.03	7,653	6,114	-74.51	-34.64
Balance due to subsidiaries and related institutions	0	0	0	0	93	0	74	0		-100.00
Total liabilities	33,467	0.93	43,688	1.58	33,562	1.16	47,485	25,256	-23.40	-7.62
Equity Capital	3,569,130	99.07	2,718,705	98.42	2,858,014	98.84	2,023,466	1,838,630	31.28	135.17
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	7,807	0.22	7,807	0.28	7,807	0.27	7,807	7,807	0.00	0.00
Retained earnings	2,983,240	82.81	2,779,910	100.63	2,880,802	99.63	2,288,554	1,988,520	7.31	86.94
Accumulated other comprehensive income	578,082	16.05	-69,013	-2.50	-30,596	-1.06	-272,896	-157,698		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,602,597	100.00	2,762,393	100.00	2,891,576	100.00	2,070,951	1,863,886	30.42	131.84
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	15.85	11.02	89	25.94	12.52	96	24.20	11.94	96	17.58	7.29	96	12.65	9.68	84
Bank net income / Average equity investment in banks.....	21.30	11.60	95	33.83	12.35	96	31.93	11.80	97	22.79	7.45	97	16.98	10.51	89
Nonbank net income / Average equity investment in nonbanks.....		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	106.73	98.76	76	102.80	96.45	61	103.46	96.79	64	104.68	88.16	61	105.67	82.22	70
Nonbank net income / Parent net income.....	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	0.94	18.39	11	1.61	16.51	15	1.17	16.81	13	2.35	20.06	15	1.37	20.43	12
Total debt / Equity capital.....	0.86	12.61	28	1.22	11.37	26	1.14	11.71	27	1.96	14.41	25	1.04	14.31	28
Total debt + notes payable to subs that issued TPS / Equity capital.....	0.86	14.76	18	1.22	13.41	17	1.14	13.63	18	1.96	16.67	17	1.04	16.36	15
Total debt + Loans guaranteed for affiliate / Equity capital.....	0.86	12.68	28	1.22	11.46	26	1.14	11.77	27	1.96	14.68	25	1.04	14.56	28
Total debt / Equity capital – excess over fair value.....	0.86	12.75	28	1.22	11.47	26	1.14	11.81	27	1.96	14.52	25	1.04	14.51	28
Long-term debt / Equity capital.....	0.86	11.91	29	1.22	10.65	27	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	100	39.59	97	100	40.69	96	100	39.86	95	4.20	34.67	24	0.22	28.44	27
Double Leverage															
Equity investment in subs / Equity capital.....	99.83	104.01	32	100.15	103.15	36	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31
Total investment in subs / Equity capital.....	99.84	109.29	23	100.15	108.29	29	99.45	108.40	22	99.95	110.16	22	99.84	111.07	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.01	0.39	32	0.01	0.27	36	-0.02	0.29	35	0	0.47	32	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X).....		1.15		0.01	0.85	2		1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	99.67	130.36	38	101.03	152.56	31	110.27	152.85	33	102.89	136.59	34	106.53	177.68	26
Cash from ops + noncash items + op expense / Op expense + dividend.....	101.48	118.32	40	100.67	155.61	30	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	101.02	105.80	52	98.61	94.59	50	99.81	98.54	49	105.35	134.08	42	106.99	116.34	45
Pretax operating income + interest expense / Interest expense.....	72,559.81	1,565.66	99	17,306.13	1,645.53	95	24,921.13	1,835.33	95	15,276.94	2,016.32	93	6,021.50	1,968.54	87
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	72,559.81	1,454.22	99	17,306.13	1,896.20	94	24,921.13	1,770.77	95	15,276.94	1,539.23	96	6,021.50	1,632.83	91
Dividends + interest from subsidiaries / Interest expense + dividends.....	107.18	150.57	41	112.35	174.48	36	123.44	174.12	35	120.81	150.43	43	144.81	210.80	31
Fees + other income from subsidiaries / Salary + other expenses.....	18.77	10.18	79	10.25	12.03	70	9.22	11.92	68	16.96	13.95	69	18.13	16.52	67
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	-0.06	3.60	17	-0.36	3.29	16	-0.02	3.44	19	-0.35	3.85	14	-0.30	2.64	21
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	101.25	70.90	79	101.92	69.90	81	91.23	66.37	74	100.55	81.10	74	99.67	57.84	82
Dividends declared / Net income.....	78.54	31.93	96	18.86	27.22	33	24.10	28.27	41	21.12	42.29	21	12.08	33.08	14
Net income – dividends / Average equity.....	4.31	7.51	15	26.64	9.25	96	23.25	8.62	96	17.55	4.14	97	14.07	6.46	94
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	107.33	133.26	47	112.99	160.45	43	123.99	155.92	39	121.60	132.17	50	147.27	178.13	43
Dividends from nonbank subsidiaries.....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	107.33	183.35	37	112.99	213.42	33	123.99	203.53	30	121.60	174.85	35	147.27	260.40	30
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	78.98	43.79	78	20.73	43.30	23	28.88	45.96	28	24.53	60.28	20	16.84	66.55	14
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	1.41	0.95	81	0.30	0.87	78	0.32	0.88	79	0.77	1.47	76	0.99	1.55	76
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	80.39	52.71	76	21.03	48.70	22	29.19	51.33	25	25.30	62.88	18	17.83	69.36	13
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries.....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries.....		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	98.11	67.73	62	95.82	72.55	53	97.31	74.16	56	96.50	69.76	58	93.46	67.32	52
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	1.75	1.25	80	1.41	1.64	79	1.07	1.44	79	3.02	1.87	79	5.52	1.81	81
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	99.86	81.70	67	97.22	82.68	47	98.37	83.13	51	99.52	82.20	69	98.98	78.80	63
Dividends from nonbank subsidiaries.....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0.05	0.01	89	0.27	0.02	92	0.19	0.01	92	0.46	0.02	94	0.87	0.06	92
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0.05	4.41	45	0.27	5.69	48	0.19	4.67	48	0.46	4.70	55	0.87	7.29	50
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11